UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF WISCONSIN

In re Arlene Saldana,)	
)	Case No. 16-25031-BEH
)	Chapter 13
Ι	Debtor.)	_
)	
)	

NOTICE AND REQUEST TO MODIFY CHAPTER 13 PLAN

Arlene Saldana ("Debtor") through her counsel, Michael J. Watton and the Watton Law Group, has filed papers with the court requesting modification of the Chapter 13 Plan in the above case.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to modify the plan as proposed, or if you want the court to consider your views on the request, then on or before 21 days after service of this notice, you or your attorney must:

File with the court a written request for hearing, which shall contain a short and plain statement of the factual and legal basis for the objection. File your written request at:

Clerk of Bankruptcy Court 517 East Wisconsin Avenue Room 126 Milwaukee, WI 53202-4581

Michael J. Watton, Esq. Watton Law Group 700 North Water Street, Suite 500 Milwaukee, WI 53202 Telephone (414) 273-6858 Facsimile (414) 273-6894 If you mail your request to the court for filing, you must mail it early enough so the court will **receive** it on or before the date stated above.

You must also mail a copy to:

Michael J. Watton, Esq.
Watton Law Group
700 North Water Street, Suite 500
Milwaukee, WI 53202

If you or your attorney do not take these steps, the court may decide that you do not oppose the request and may enter an order modifying the Plan.

REQUEST TO MODIFY CHAPTER 13 PLAN

1.	The Proponent of this modification is the Debtor;			
2.	This is a request to modify a Chapter 13 Plan (Select A. or B.)			
	A. post-confirmation;			
	B. \(\sum \) pre-confirmation (Select i. or ii.);			
	i.	Debtor(s)/Debtor(s) attorney certifies that the proposed modification		
		does not materially adversely affect creditors (Local Bankruptcy Rule		
		3015(b)); or		
	ii.	Debtor(s)/Debtor(s) attorney certifies that the proposed modification		
		materially adversely affects only the following creditors and a copy of the		
		proposed modification has been served on them (Local Bankruptcy Rule		
		3015(b)). The creditors affected are: Honor Finance		

treatment of Honor Finance's Proof of Claim

3. The Proponent wishes to modify the Chapter 13 Plan to do the following: to clarify the

4. The reason(s) for the modification is/are: to resolve the concerns raised by the Trustee
5. Select A. or B.
A.

The Chapter 13 Plan confirmed or last modified on _____ is modified as follows:
B.

The unconfirmed Chapter 13 Plan dated May 17, 2016 is modified as follows:

Honor Finance shall be paid the lesser of the secured claim at 4.25% or \$7,950.00 at 4.25% representing the fair market value for the 2009 Honda Accord.

All remaining terms and provisions of the Plan are unaffected unless specifically addressed herein. In the event of a conflict between the original Plan and the modification set forth above, the latter shall supersede and control.

6. BY SIGNING BELOW THE PROPONENT OF THE MODIFICATION
CERTIFIES THAT, AFTER REVIEW OF THE MODIFICATION AND ALL OTHER
TERMS AND PROVISIONS OF THE PLAN, THOSE REMAINING TERMS AND
PROVISIONS OF THE PLAN ARE CONSISTENT WITH THE PROPOSED
MODIFICATIONS.

CERTIFICATION

Complete one of the certifications below:

 I, Christopher L. Lambrecht, attorney for the debtor Arlene Saldana, certify that I have reviewed the modification proposed above with the debtor, and that the debtor has authorized me to file it with the court.

/s/Christopher L. Lambrecht
Counsel for the Debtor

June 24, 2016

Date

WHEREFORE, the Proponent requests that the court approve the modification to the Chapter 13 Plan as stated herein.

Date: June 24, 2016 /s/ Christopher L. Lambrecht for

Michael J. Watton, Esq. Watton Law Group 700 North Water Street, Suite 500 Milwaukee, Wisconsin 53202

Attorney for Debtor

A copy of the foregoing filed electronically on June 24, 2016 with:

Clerk, U.S. Bankruptcy Court 517 East Wisconsin Avenue Milwaukee, WI 53202

Copies of the foregoing mailed or sent electronically if the party named accepts electronic service on June 24, 2016 to:

Office of the U.S. Trustee 517 East Wisconsin Avenue, #430 Milwaukee, WI 53202

Mary B. Grossman Chapter 13 Trustee PO Box 510920 Milwaukee WI 53203

Ms. Arlene Saldana 2316 Ashland Avenue Racine, WI 53403

Honor Finance Honor Finance 1731 Cental Street Evanston, IL 60201

/s/Alyssa Witkowski- Legal Assistant (Electronically file by

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